

Information to identify the case:

Debtor 1	Emily H. Armstrong	Social Security number or ITIN	xxx-xx-2643
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-13155-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emily H. Armstrong

6/9/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emily H. Armstrong
Debtor

Case No. 18-13155-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 09, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2023:

Recip ID	Recipient Name and Address
db	+ Emily H. Armstrong, 142 Rosebay Court, Delran, NJ 08075-2848
517339455	+ Discover Student Loans, Great Lakes, P.O. Box 3059, Milwaukee, WI 53201-3059
517437407	+ Redding Bank of Commerce, Service Finance Co., LLC, 555 S. Federal Hwy #200, Boca Raton, FL 33432-6033
517339460	+ Service Finance, P.O. Box 3348, Portland, OR 97208-3348
517339461	+ SoFi Lending Corp, Dept 3534, P.O. Box 123534, Dallas, TX 75312-3534

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2023 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 09 2023 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517339450	EDI: BANKAMER.COM	Jun 10 2023 00:52:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
517484111	+ EDI: BANKAMER2.COM	Jun 10 2023 00:52:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517339451	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Best Buy Credit Services, P.O. Box 790441, Saint Louis, MO 63179-0441
517449589	Email/PDF: bncnotices@becket-lee.com	Jun 09 2023 21:22:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517339453	+ EDI: CITICORP.COM	Jun 10 2023 00:52:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
517339454	EDI: DISCOVER.COM	Jun 10 2023 00:52:00	Discover, PO Box 30943, Salt Lake City, UT 84130
517356997	EDI: DISCOVER.COM	Jun 10 2023 00:52:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517445918	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Jun 09 2023 21:04:00	Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
517339452	EDI: JPMORGANCHASE	Jun 10 2023 00:52:00	Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517339456	^ MEBN	Jun 09 2023 21:01:04	KIA Motor Finance, P.O. Box 20835, Fountain Valley, CA 92728-0835
517339457	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 09 2023 21:03:00	Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jun 09, 2023

Form ID: 3180W

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517650578	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2023 21:23:02	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517650584	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2023 21:10:32	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
517477535	Email/PDF: resurgentbknofications@resurgent.com	Jun 09 2023 21:22:50	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517339458	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Paypal/Synchrony Bank, Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
517447209	EDI: Q3G.COM	Jun 10 2023 00:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517339459	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2023 21:04:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517370594	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 09 2023 21:04:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517482310	+ Email/Text: specialservicing@sofi.com	Jun 09 2023 21:04:00	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129, 8 94129-1518
517339720	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517483643	+ Email/Text: bncmail@w-legal.com	Jun 09 2023 21:04:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517339463	+ EDI: RMSC.COM	Jun 10 2023 00:52:00	TJX Companies, Synchrony Bank, P.O. Box 965005, Orlando, FL 32896-5005
517339462	+ EDI: WTRRN BANK.COM	Jun 10 2023 00:52:00	Target, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
517468007	+ EDI: AIS.COM	Jun 10 2023 00:52:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517341275		David Armstrong, No address provided
517650583	*	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 3 of 3

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Emily H. Armstrong sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8